

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☒ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☒ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Richard V Dawkins and Tamika R
Nelson-Dawkins

Case No.:

14-30856

Judge:

ABA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 3/8/19

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SW

Initial Debtor: /s/ RD

Initial Co-Debtor: /s/ TND

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1392.00 per month to the Chapter 13 Trustee, starting on April 1, 2019 for approximately 7 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2518.38+800
DOMESTIC SUPPORT OBLIGATION	Child Support	Notice Only
Internal Revenue Service	Taxes	\$550.44
State of New Jersey	Taxes	\$126.79

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Wells Fargo	Residence	\$8,580.61	\$141,000	1st (\$131,000) and 2nd mortgage (\$24,000)	\$0.00	0.00%	\$0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Nationstar Mortgage - First Mortgage. Arrears cured via a loan modification. Payments to be paid outside of the Plan.
Green Tree Servicing - Second mortgage
Wells Fargo Dealer Services - 2008 Subaru Impreza

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☒ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ 0.00 to be distributed *pro rata*
☐ Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Wells Fargo	Residence	\$8,580.61	\$141,000	1st (\$131,000) and 2nd mortgage (\$24,000)	\$0.00	\$8,580.61

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 3/8/19.

Explain below **why** the plan is being modified:

To list the mortgage held with Nationstar Mortgage LLC D/B/A Mr. Cooper as unaffected by the Plan since the arrear were cured via a loan modification.

Explain below **how** the plan is being modified:

To list the mortgage held with Nationstar Mortgage LLC D/B/A Mr. Cooper as unaffected by the Plan since the arrear were cured via a loan modification.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 3/8/19

/s/ Richard V Dawkins
Debtor

Date: 3/8/19

/s/ Tamika R Nelson-Dawkins
Joint Debtor

Date: 3/8/19

/s/Seymour Wasserstrum
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Richard V Dawkins
Tamika R Nelson-Dawkins
DebtorsCase No. 14-30856-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 58

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db/jdb
cr +Richard V Dawkins, Tamika R Nelson-Dawkins, 314 Ithica St, Vineland, NJ 08360-2315
+Nationstar Mortgage LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713

515104524 +ACS Education Services, PO Box 7051, Utica, NY 13504-7051
515104525 +ACS/JP Morgan, 501 Bleeker St, Utica, NY 13501-2401
515308623 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478

515104526 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, PO Box 982235, El Paso, TX 79998)

515104529 +Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
515132473 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

515892288 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
515892289 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408

515104530 +Emerge, 6 Concourse Pkwy Ne Fl 2, Atlanta, GA 30328-6117
515104532 +Financial Recovery, RE: Kennedy Health System, PO Box 1388, Mt Laurel, NJ 08054-7388
515104535 +Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860
515104539 +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
515104537 Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
515104538 +Home Projects, PO Box 14517, Des Moines, IA 50306-3517
515104540 +Inspira, 333 Irving Avenue, Bridgeton, NJ 08302-2123
515156294 +JPMORGAN CHASE BANK, N. A. on behalf of MHEAC, d/b/a ASA, c/o MHEAC d/b/a ASA, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518

515104546 +Kennedy Health System, 454 Hurffville Crosskeys Rd, Sewell, NJ 08080-2339
515104548 +Liberty Home Improvement, PO Box 848, Scotch Plains, NJ 07076-0848
515104550 +Macys, PO Box 8218, Mason, OH 45040-8218
515104551 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NationStar Mortgage, PO Box 619096, Dallas, TX 75261-9741)

515295977 +National Credit Adjusters, LLC, Attn: Michael Swanson, P.O. Box 3023, Hutchinson, KS 67504-3023

515104552 Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112

515104553 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Assoc, PO Box 12903, Norfolk, VA 23541)

515104556 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Divison Of Taxation, P.O. Box 245, Trenton, NJ 08695)

515113875 +Shore Medical Center, Collections and Recoveries, PO Box 35, Northfield, NJ 08225-0035
515104557 The Bureaus, 1717 Central St, Evanston, IL 60201-1507
515104558 +The Law Firm Of Allan Smith, PC, 1276 Veterans Highway, Ste E1, Bristol, PA 19007-2597
515243210 United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973

515104559 #Wells Fargo, PO Box 1697, Winterville, NC 28590-1697
515218771 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
515155262 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
515104560 Wells Fargo Dealer Services, Po Box 25341, Santa Ana, CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 09 2019 00:39:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 09 2019 00:39:46 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

515216113 E-mail/PDF: rmscedi@recoverycorp.com Mar 09 2019 00:36:20
Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605517526649 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 09 2019 00:36:41
Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

515104527 E-mail/PDF: resurgentbknofications@resurgent.com Mar 09 2019 00:36:46 CACH, LLC, PO Box 10587, Greenville, SC 29603-0587

515104528 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 09 2019 00:36:19 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281

515218103 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 09 2019 00:37:00

Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515104533 E-mail/PDF: gecsedirecoverycorp.com Mar 09 2019 00:36:14 GEGRB/JCPenny, PO Box 960090, Orlando, FL 32896-0090

515104534 +E-mail/PDF: gecsedirecoverycorp.com Mar 09 2019 00:36:36 GEGRB/Lowes, PO Box 965005, Orlando, FL 32896-5005

515104536 E-mail/PDF: gecsedirecoverycorp.com Mar 09 2019 00:36:14 Green Tree Servicing, 332 Minnesota St Ste 610, Saint Paul, MN 55101

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 58

Date Rcvd: Mar 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515308260 E-mail/Text: bankruptcy.bnc@ditech.com Mar 09 2019 00:39:26 Green Tree Servicing LLC,
PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
515104541 +E-mail/Text: cio.bncmail@irs.gov Mar 09 2019 00:39:16 Internal Revenue Service,
1601 Market Street, Philadelphia, PA 19103-2301
515298711 +E-mail/Text: bnc-quantum@quantum3group.com Mar 09 2019 00:39:41
JH Portfolio Debt Equities LLC, JD Receivables LLC, PO Box 788, Kirkland, WA 98083-0788
515104545 E-mail/Text: BKRMailOPS@weltman.com Mar 09 2019 00:39:30 Kay Jewelers, P.O. Box 740425,
Cincinnati, OH 45274-0425
515104549 +E-mail/PDF: resurgentbknofifications@resurgent.com Mar 09 2019 00:36:24 LVNV Funding, LLC,
PO Box 10497, Greenville, SC 29603-0497
515308983 E-mail/PDF: resurgentbknofifications@resurgent.com Mar 09 2019 00:37:07
LVNV Funding, LLC its successors and assigns as, assignee of FIA Card Services, N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515104547 +E-mail/Text: csdlclientervices@cboflanc.com Mar 09 2019 00:40:25 Lancaster Collections,
RE: Bayfront Emergency Physicians, 218 W Orange St, Lancaster, PA 17603-3746
515318834 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 09 2019 00:59:16
Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
515318930 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 09 2019 00:36:41
Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
515323123 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 09 2019 00:59:10
Portfolio Recovery Associates, LLC, c/o HSBC BANK NEVADA, N.A., POB 41067,
Norfolk VA 23541
515318894 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 09 2019 00:36:20
Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
515318952 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 09 2019 00:37:03
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
515104554 +E-mail/Text: asmith@marcuslaw.net Mar 09 2019 00:40:24 Scott Marcus & Associates,
RE: Newcomb Hospital, 121 Johnson Rd, Turnersville, NJ 08012-1758
515104555 +E-mail/Text: jboehler@shorememorial.org Mar 09 2019 00:40:59 Shore Memorial Hospital,
PO Box 217, Somers Point, NJ 08244-0217

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +Nationstar Mortgage LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,
Iselin, NJ 08830-2713
515104531* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Fia Card Services, PO Box 982235, El Paso, TX 79996)
515104543* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Po Box 724, Springfield, NJ 07081)
515104542* Internal Revenue Service, Special Procedures Branch, Po Box 744,
Springfield, NJ 07081-0744
515104544* Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346
515298450* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, PO Box 619096,
Dallas, Texas 75261-9741)

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 58

Date Rcvd: Mar 08, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC NJ_ECF_Notices@McCalla.com,
NJ_ECF_Notices@McCalla.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC NJ_ECF_Notices@McCalla.com
Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC
phillip.raymond@mccalla.com
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC rsolarz@kmlawgroup.com
Seymour Wasserstrum on behalf of Joint Debtor Tamika R Nelson-Dawkins mylawyer7@aol.com,
ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Debtor Richard V Dawkins mylawyer7@aol.com,
ecf@seymourlaw.net

TOTAL: 12